

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF New Jersey

In re Laura Nicollau-Bryman

Case No. 18-17673-SLM  
Reporting Period: August 2019

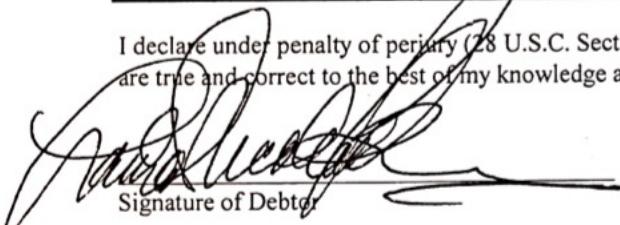
MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.  
Substitute FORM MOR-2 (RE) for MOR-2 if case is a Single Asset Real Estate case.  
Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	X	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	X	
Copies of bank statements		X	
Cash disbursements journals		X	
Statement of Operations			
Balance Sheet			
Status of Postpetition Taxes			
Copies of IRS Form 6123 or payment receipt			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts		X	
Listing of aged accounts payable			
Accounts Receivable Reconciliation and Aging			
Debtor Questionnaire		X	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

  
Signature of Debtor

Date

9/29/19

\_\_\_\_\_  
Signature of Joint Debtor

Date

\_\_\_\_\_  
Signature of Authorized Individual\*

Date

\_\_\_\_\_  
Printed Name of Authorized Individual

Title of Authorized Individual

\*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

FORM MOR (INDV)  
(9/99)

In re Laura Nicoleau-Berman

Debtor

Case No. 18-17673-SLM

Reporting Period: Aug-19

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	Current Month Actual	Cumulative Prior to Date Actual
<b>Cash - Beginning of Month</b>	18235.94	
<b>RECEIPTS</b>		
Wages (Net)		
<b>Interest and Dividend Income</b>		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income ( <i>attach schedule</i> )	1900	
<b>Total Receipts</b>	1900	
Mortgage Payment(s)	3145.56	
Rental Payment(s)		
<b>Other Secured Note Payments</b>		
Utilities		
Insurance	0	
Auto Expense	0	
Lease Payments		
IRA Contributions		
Repairs and Maintenance	500	
Medical Expenses	0	
Food, Clothing, Hygiene	400	
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other ( <i>attach schedule</i> )		
Travel and Entertainment	100	
Gifts		
Other ( <i>attach schedule</i> )	0	
<b>Total Ordinary Disbursements</b>	4145.56	
Professional Fees		
U. S. Trustee Fees	650	
Other Reorganization Expenses ( <i>attach schedule</i> )		
<b>Total Reorganization Items</b>	650	
<b>Total Disbursements (Ordinary + Reorganization)</b>	4795.56	
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	-2895.56	
<b>Cash - End of Month (Must equal reconciled bank statement)</b>	15340.38	

**In re Laura Nicoleau-Berman**  
**Debtor**

Case No. 18-17673-SLM  
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**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**  
(continuation sheet)

**THE FOLLOWING SECTION MUST BE COMPLETED**  
**DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)**

<b>TOTAL DISBURSEMENTS</b>	4795.56
LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS	
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	
<b>TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES</b>	4795.56

**In re Laura Nicoleau-Berman**  
**Debtors**

**Case No.** 18-17673-SLM  
**Reporting Period:** Aug-19

## BANK RECONCILIATIONS

**Continuation Sheet for MOR-1**

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.

(Bank account numbers may be redacted to last four numbers.)

	Operating #	Payroll #	Tax #	Other #
BALANCE PER BOOKS	15340.38			
BANK BALANCE	15340.38			
(+) DEPOSITS IN TRANSIT (ATTACH LIST)	0			
(-) OUTSTANDING CHECKS (ATTACH LIST) :	0			
OTHER (ATTACH EXPLANATION)	0			
ADJUSTED BANK BALANCE *	15340.36			

\* "Adjusted Bank Balance" must equal "Balance per Books"

## OTHER

**In re** Laura Nicoleau-Berman  
**Debtor**

Case No. 18-17673-SLM  
Reporting Period: Aug-19

## **DISBURSEMENT JOURNAL**

## CASH DISBURSEMENTS

## **BANK ACCOUNT DISBURSEMENTS**

### Total Disbursements for the Month

In re Laura Nicoleau-Berman  
Debtor

Case No. 18-17673-SLM  
Reporting Period: Aug-19

**SUMMARY OF UNPAID POST-PETITION DEBTS**

		Number of Days Past Due				
		Current	0-30	31-60	61-90	Over 91
Mortgage						
Rent		3100				
Secured Debts/Adequate Protection Payments						
Professional Fees						
Other Post-Petition debt ( <i>list creditor</i> )						
M & T Bank	3400	3400	3400	3400	27200	40800
Serviceicing Corp	2700	2700	2700	2700	21600	32400
<b>Total Post-petition Debts</b>						73200

Explain how and when the Debtor intends to pay any past due post-petition debts.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

In re Laura Nicoleau-Berman  
Debtor

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## DEBTOR QUESTIONNAIRE

Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.		Yes	No
1	Have any funds been disbursed from any account other than a debtor in possession account this reporting period?		x
2	Is the Debtor delinquent in the timely filing of any post-petition tax returns?		x
3	Are property insurance, automobile insurance, or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies?		x
4	Is the Debtor delinquent in paying any insurance premium payment?		x
5	Have any payments been made on pre-petition liabilities this reporting period?		x
6	Are any post petition State or Federal income taxes past due?		x
7	Are any post petition real estate taxes past due?		x
8	Are any other post petition taxes past due?		x
9	Have any pre-petition taxes been paid during this reporting period?		x
10	Are any amounts owed to post petition creditors delinquent?		x
11	Have any post petition loans been received by the Debtor from any party?		x
12	Is the Debtor delinquent in paying any U.S. Trustee fees?		x
13	Is the Debtor delinquent with any court ordered payments to attorneys or other professionals?		x

# Wells Fargo Everyday Checking

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LAURA NICOLEAU-BERMAN  
DEBTOR IN POSSESSION  
CH 11 CASE #18-17673(NJ)  
703 DOCTORS PATH  
RIVERHEAD NY 11901-1507

## Questions?

Available by phone 24 hours a day, 7 days a week:  
Telecommunications Relay Services calls accepted

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (348)  
P.O. Box 6995  
Portland, OR 97228-6995

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

- |                    |                          |                       |                          |
|--------------------|--------------------------|-----------------------|--------------------------|
| Online Banking     | <input type="checkbox"/> | Direct Deposit        | <input type="checkbox"/> |
| Online Bill Pay    | <input type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements  | <input type="checkbox"/> | Overdraft Protection  | <input type="checkbox"/> |
| Mobile Banking     | <input type="checkbox"/> | Debit Card            | <input type="checkbox"/> |
| My Spending Report | <input type="checkbox"/> | Overdraft Service     | <input type="checkbox"/> |

## Activity summary

Beginning balance on 8/1	\$18,235.94
Deposits/Additions	1,900.00
Withdrawals/Subtractions	- 4,795.56
<b>Ending balance on 8/31</b>	<b>\$15,340.38</b>

Account number: 7410904549

LAURA NICOLEAU-BERMAN  
DEBTOR IN POSSESSION  
CH 11 CASE #18-17673(NJ)

New York account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 026012881

## Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

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### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/12		Edeposit IN Branch/Store 08/10/19 12:19:08 Pm 50 International Dr S Flanders NJ 4549	1,900.00		
8/12		Withdrawal Made In A Branch/Store		300.00	
8/12	142	Check		3,145.56	16,690.38
8/20	145	Check		375.00	16,315.38
8/21	146	Check		125.00	16,190.38
8/26	147	Check		100.00	
8/26	144	Check		650.00	15,440.38
8/28	148	Check		100.00	15,340.38
<b>Ending balance on 8/31</b>					<b>15,340.38</b>
<b>Totals</b>			<b>\$1,900.00</b>	<b>\$4,795.56</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

### Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
142	8/12	3,145.56	145	8/20	375.00	147	8/26	100.00
144 *	8/26	650.00	146	8/21	125.00	148	8/28	100.00

\* Gap in check sequence.

### Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/01/2019 - 08/31/2019	Standard monthly service fee \$10.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>		
Have any ONE of the following account requirements	Minimum required	This fee period
• Minimum daily balance	\$1,500.00	\$15,340.38 <input checked="" type="checkbox"/>
• Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>
• Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	0 <input type="checkbox"/>
• The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

### Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$10.00 discount)

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days. Transactions occurring after the last business day of the month will be included in your next fee period.  
RC/RC

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### Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

**A** Enter the ending balance on this statement.

\$

**B** List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
	<input type="text"/>
Total	\$ <input type="text"/>

**C** Add **A** and **B** to calculate the subtotal.

+ \$   
= \$

**D** List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
	<input type="text"/>
Total	\$ <input type="text"/>

**E** Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

- \$   
= \$

### General statement policies for Wells Fargo Bank

■ To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ In case of errors or questions about your electronic transfers, telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.